



**New Benefits!
Enroll in voluntary
Dependent Life
Insurance coverage!**

It's Open Enrollment! Enroll in this new voluntary coverage and take advantage of this opportunity to get coverage without answering health questions.

During the open enrollment period for plan year 2017-18 you have a **one time** opportunity to elect the following coverages without providing evidence of insurability (EOI).

- **Spouse/Domestic Partner:** Elect up to \$50,000
- **Child:** All guaranteed

Elections exceeding these amounts require EOI.

Coverage options

 Spouse/Domestic Partner Life	\$10,000 increments	<ul style="list-style-type: none">• Maximum 100% of employee's total coverage up to maximum of \$250,000
 Child Life	\$5,000 increments	<ul style="list-style-type: none">• Maximum: \$20,000• Children eligible from live birth until age 26

If your spouse/domestic partner or child is eligible for employee coverage, they cannot be covered as a dependent.

A child may only be covered by one parent.

Beginning at age 70, Spouse/Domestic Partner Life coverage reduces to a percentage of the amount in effect prior to age 70: to 65 percent at age 70, to 45 percent at age 75 and to 30 percent at age 80.

Bi-weekly cost of coverage

Voluntary Life

Rates are shown per \$1,000 of coverage and increase with age.

Spouse/Domestic Partner rates are based on the employees age.

Age	Spouse/Domestic Partner
Under 30	\$0.0245
30-34	0.0295
35-39	0.0342
40-44	0.0438
45-49	0.0683
50-54	0.1029
55-59	0.1906
60-64	0.2885
65-69	0.5575
70 and over	0.7828

Child Term Life

One premium provides coverage for all eligible children.

\$5,000:	\$0.231
\$10,000:	\$0.462
\$15,000:	\$0.693
\$20,000:	\$0.924

All rates are subject to change.



QUESTIONS?

Contact the Employee Benefits at **909-387-5787**



TO ENROLL:

Enroll through the County's EMACS self service system

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to County of San Bernardino. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy for employees and the hospitalization confinement provision for dependents.

Insurance products are issued by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products are offered under policy form series MHC-96-13180.4.

Securian Financial Group, Inc.

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WHY LIFE INSURANCE?



Learn how life insurance can protect your financial future by watching a brief video at LifeBenefits.com/videos/term



Here's the easy math to your bi-weekly premium:

Total coverage you need \$ _____
 ÷ 1,000 _____
 x your rate \$ _____
 = _____
Bi-weekly Premium \$ _____

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds.

Group Insurance
www.LifeBenefits.com